

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: ERICAH BRUNNER	§	Case No. 1:16-bk-03169
JOHN ADAM BRUNNER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/31/2016.
- 2) The plan was confirmed on 06/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/02/2018, 08/23/2018, 10/04/2020, 10/29/2020, 08/18/2021, 09/09/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/07/2020.
- 5) The case was completed on 12/13/2021.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,765.00.
- 10) Amount of unsecured claims discharged without full payment: \$59,577.34.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 53,210.47	
Less amount refunded to debtor(s)	\$ 5,126.19	
NET RECEIPTS		\$ 48,084.28

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,663.64	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,533.70	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,197.34
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	3,663.64	0.00
DISCOVER	Uns	16,775.00	16,775.78	16,775.78	0.00	0.00
DISCOVER	Uns	6,848.00	6,963.68	6,963.68	0.00	0.00
LEHIGH ANESTHSIA ASSOCIATES	Uns	0.00	163.91	163.91	0.00	0.00
ACAR LEASING TD DBA GM FIN	Uns	0.00	7,846.23	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	2,724.00	3,670.56	3,670.56	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	9,307.00	9,654.83	9,654.83	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	8,359.00	8,637.21	8,637.21	0.00	0.00
BECKET & LEE	Uns	1,001.00	1,030.21	1,030.21	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	4,842.00	5,156.14	5,156.14	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,596.00	1,884.81	1,884.81	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,064.00	1,064.92	1,064.92	0.00	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	3,107.00	3,914.12	3,914.12	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,353.21	5,353.21	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Uns	0.00	2,381.38	0.00	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	10,242.12	10,242.12	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NAVIENT SOLUTIONS, INC	Uns	0.00	9,110.33	9,110.33	0.00	0.00
PNC BANK	Con	0.00	NA	NA	33,740.25	0.00
PNC BANK	Sec	94,681.00	100,459.60	2,249.79	2,249.79	0.00
PNC BANK	Sec	0.00	100,459.60	4,896.90	4,896.90	0.00
KIA MOTORS FINANCE	Sec	34,740.00	NA	NA	0.00	0.00
IRS	Pri	5,000.00	NA	NA	0.00	0.00
401K	Pri	8,408.81	NA	NA	0.00	0.00
CAPITAL ONE	Uns	519.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	7,517.00	NA	NA	0.00	0.00
HAMILTON LAW GROUP	Uns	141.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	440.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	4,983.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 34,742.59	\$ 33,740.25	\$ 0.00
Mortgage Arrearage	\$ 7,146.69	\$ 7,146.69	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 41,889.28	\$ 40,886.94	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 83,621.83	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,197.34	
Disbursements to Creditors	\$ 40,886.94	
TOTAL DISBURSEMENTS:		\$ 48,084.28

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/05/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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